

## CLAIMS

1. A method of providing on line chat help to an applicant comprising:  
inserting an application identifier and a chat applet into a web page; and  
sending the web page to the applicant;  
wherein the chat applet is configured to determine that a period of time has expired without an action from the applicant and, upon such determination, to send a request to a chat server for a connection and to include the application identifier with the request.
2. A method as recited in claim 1 wherein the applicant is applying for credit.
3. A method as recited in claim 1 wherein the applicant is applying for a credit card.
4. A method as recited in claim 1 further comprising:  
receiving the request for a chat connection and the corresponding application identifier;  
establishing a chat connection with the applicant; and  
using the applicant identifier to obtain information from a remote server about an application that the applicant is in the process of completing.
5. A method of providing on line chat help to an applicant as recited in claim 4 wherein the application identifier is used to access an application while the request for a chat connection is waiting in a queue.
6. A method of providing on line chat help to an applicant comprising:  
determining that a period of time has expired without an action from the applicant; and  
sending a request to a chat server for a connection wherein the request includes an application identifier associated with the applicant.
7. An application server for providing on line chat help to an applicant comprising:  
a processor configured to insert an application identifier and a chat applet into a web page; and

an applicant interface configured to send the web page to the applicant;  
wherein the chat applet is configured to determine that a period of time has expired without an action from the applicant and, upon such determination, to send a request to a chat server for a connection and to include the application identifier with the request.

8. An applicant client for obtaining on line chat help comprising:  
a processor configured to determine that a period of time has expired without an action from the applicant;  
a chat interface configured to send a request to a chat server for a connection wherein the request includes an application identifier associated with the applicant.